

IBW FINANCIAL CORPORATION

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2326179	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$382	\$364	-4.7%		
Loans	\$239	\$241	0.8%		
Construction & development	\$18	\$10	-42.9%		
Closed-end 1-4 family residential	\$96	\$104	7.8%		
Home equity	\$2	\$1	-32.6%		
Credit card	\$0	\$0	1.9%		
Other consumer	\$2	\$0	-100.0%		
Commercial & Industrial	\$23	\$20	-12.3%		
Commercial real estate	\$84	\$86	2.2%		
Unused commitments	\$14	\$11	-20.6%		
Securitization outstanding principal	\$4	\$4	-11.8%		
Mortgage-backed securities (GSE and private issue)	\$79	\$55	-29.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$42	\$44	4.6%		
Cash & balances due	\$8	\$12	54.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$351	\$331	-5.9%		
Deposits	\$297	\$289	-2.6%		
Total other borrowings	\$54	\$40	-26.1%		
FHLB advances	\$42	\$22	-48.4%		
Equity					
Equity capital at quarter end	\$31	\$33	8.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	9.0%	--		
Tier 1 risk based capital ratio	13.3%	13.5%	--		
Total risk based capital ratio	14.6%	14.8%	--		
Return on equity ¹	-1.9%	2.8%	--		
Return on assets ¹	-0.2%	0.3%	--		
Net interest margin ¹	4.7%	4.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	28.5%	34.9%	--		
Loss provision to net charge-offs (qtr)	57.5%	370.7%	--		
Net charge-offs to average loans and leases ¹	1.1%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.8%	6.0%	0.2%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	1.6%	0.2%	--
Other consumer	0.1%	0.0%	0.5%	4.4%	--
Commercial & Industrial	5.2%	2.0%	2.1%	0.0%	--
Commercial real estate	5.5%	5.7%	0.0%	0.0%	--
Total loans	5.7%	6.5%	0.3%	0.1%	--